

<i>SERFF Tracking Number:</i>	<i>FRCS-126579647</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>OM Financial Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>45399</i>
<i>Company Tracking Number:</i>	<i>5344</i>		
<i>TOI:</i>	<i>A07I Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A07I.001 Equity Indexed</i>
<i>Product Name:</i>	<i>3 Year High Interest Credit Rider OM 3YHV (03-10)</i>		
<i>Project Name/Number:</i>	<i>LMG-2/72/72</i>		

Filing at a Glance

Company: OM Financial Life Insurance Company

Product Name: 3 Year High Interest Credit SERFF Tr Num: FRCS-126579647 State: Arkansas

Rider OM 3YHV (03-10)

TOI: A07I Individual Annuities - Special SERFF Status: Closed-Approved- State Tr Num: 45399
Closed

Sub-TOI: A07I.001 Equity Indexed Co Tr Num: 5344 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird

Authors: Exselsa Cartwright, Aaron Clark Disposition Date: 04/13/2010

Date Submitted: 04/09/2010 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: LMG-2/72

Project Number: 72

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Submitted to the domicile state on or about this same date.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 04/13/2010

Explanation for Other Group Market Type:

State Status Changed: 04/13/2010

Deemer Date:

Created By: Aaron Clark

Submitted By: Exselsa Cartwright

Corresponding Filing Tracking Number:

Filing Description:

We have been retained by OM Financial Life Insurance Company to file the enclosed form for approval in your state.

Our fee of \$125.00 has been sent by EFT on this same date.

The Company offers their assurances that the Complaint Notice required by Section 23-79-138 and the Guaranty Association notice required by Regulation 49 will be provided.

SERFF Tracking Number: FRCS-126579647 State: Arkansas
Filing Company: OM Financial Life Insurance Company State Tracking Number: 45399
Company Tracking Number: 5344
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: 3 Year High Interest Credit Rider OM 3YHV (03-10)
Project Name/Number: LMG-2/72/72

We are enclosing for your review and approval a new indexed interest crediting option rider. This form is new and will not replace any form currently on file with your Department.

The purpose of this rider is to provide a fixed indexed interest crediting option that is in addition to any fixed interest crediting option in the Contract. Once rider OM 3YHV (03-10) is attached, the Contract will offer an account value option with fixed indexed based interest return.

Any account value allocated to rider OM 3YHV (03-10) is subject to an index interest crediting formula which uses the changes in the index as part of its calculation. Any interest is credited at the end of the index crediting period on the index crediting date. The index interest credit is calculated by using a formula that takes into account the point-to-point values of an index.

This rider may be attached to deferred annuities whose underlying assets are held in the Company's general account. Initially, this rider will be used with Individual Flexible Premium Deferred Annuity form number listed below; however, this rider may also be attached to any approved or future approved fixed indexed annuity.

Producers licensed to do business in your state including through financial institutions will market this rider.

The enclosed form is written in clear and simplified language and has passed the Flesch Reading Ease test.

Enclosed is an actuarial memorandum that demonstrates that the rider is actuarially sound.

The form is in final printed form subject only to changes in font style, margins, page numbers, ink, and paper stock. Printing standards will never be less than those required by law.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your jurisdiction.

Form that will be used with form Individual
Form Number/ Approval Date
FGL FPDA-EIA (2005)/ 05/13/2005

If you have any questions or need additional information, please call toll-free 1-800-927-2730. Thank you for your assistance.

Company and Contact

Filing Contact Information

SERFF Tracking Number: FRCS-126579647 State: Arkansas
Filing Company: OM Financial Life Insurance Company State Tracking Number: 45399
Company Tracking Number: 5344
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: 3 Year High Interest Credit Rider OM 3YHV (03-10)
Project Name/Number: LMG-2/72/72

Aaron Clark, Technician aaron.clark@firstconsulting.com
1020 Central 800-927-2730 [Phone] 2835 [Ext]
Suite 201 816-391-2755 [FAX]
Kansas City, MO 64105

Filing Company Information

(This filing was made by a third party - FC01)

OM Financial Life Insurance Company	CoCode: 63274	State of Domicile: Maryland
1001 Fleet Street	Group Code: 2598	Company Type:
Baltimore, MD 21202	Group Name:	State ID Number:
(888) 697-5433 ext. [Phone]	FEIN Number: 52-6033321	

Filing Fees

Fee Required? Yes
Fee Amount: \$125.00
Retaliatory? Yes
Fee Explanation: \$125.00 per form times one form equals \$125.00.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
OM Financial Life Insurance Company	\$125.00	04/09/2010	35547178

<i>SERFF Tracking Number:</i>	<i>FRCS-126579647</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>OM Financial Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>45399</i>
<i>Company Tracking Number:</i>	<i>5344</i>		
<i>TOI:</i>	<i>A071 Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A071.001 Equity Indexed</i>
<i>Product Name:</i>	<i>3 Year High Interest Credit Rider OM 3YHV (03-10)</i>		
<i>Project Name/Number:</i>	<i>LMG-2/72/72</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	04/13/2010	04/13/2010

<i>SERFF Tracking Number:</i>	<i>FRCS-126579647</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>3 Year High Interest Credit Rider OM 3YHV (03-10)</i>		
<i>Project Name/Number:</i>	<i>LMG-2/72/72</i>		

Disposition

Disposition Date: 04/13/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>FRCS-126579647</i>	<i>State:</i>	<i>Arkansas</i>
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Authorization		Yes
Supporting Document	Statement of Variability		Yes
Supporting Document	Certification of Compliance		Yes
Form	Three Year High Value Fixed Indexed		Yes
	Interest Crediting Option Rider		

SERFF Tracking Number: FRCS-126579647 State: Arkansas

Filing Company: OM Financial Life Insurance Company State Tracking Number: 45399

Company Tracking Number: 5344

TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed

Product Name: 3 Year High Interest Credit Rider OM 3YHV (03-10)

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Form Schedule

Lead Form Number: OM 3YHV (03-10)

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	OM 3YHV (03-10)	Policy/Cont Three Year High ract/Fratern Value Fixed Indexed al Interest Crediting Certificate: Option Rider Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	OM Financial Three Year High Value Rider dist.pdf

Three Year High Value Fixed Indexed Interest Crediting Option Rider

This rider is a part of the Contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the Contract. The provisions of this rider will supersede any conflicting provisions of the Contract.

Definitions

Contract. When this rider is attached to a Certificate issued under a Group Contract, "Contract" herein means the Certificate. Otherwise, "Contract" may refer to either an individually issued Contract or Policy.

Index. The index is the [S&P 500 Index] (which excludes dividends).

You, Your. The Owner of the Contract.

Effective Date

If this rider is attached on the Contract's date of issue, the rider's effective date is the Contract's date of issue. If this rider is attached after the Contract's date of issue, the rider is effective at the beginning of the next index crediting period.

Benefit

The purpose of this rider is to provide a fixed indexed interest crediting option that is in addition to any fixed interest crediting option in your Contract. Once this rider is attached, the Contract will offer an account value option with fixed indexed based interest return. Any account value allocated to this fixed indexed interest crediting option is subject to an index interest crediting formula which uses the changes in the index as part of its calculation. The fixed indexed interest crediting option offered under this rider shall be hereafter referred to as "the option" or "this option."

Any interest is credited at the end of the index crediting period on the index crediting date. The index interest credit is calculated by using a formula that takes into account the point-to-point values of an index. The Information page shows the index crediting options available on the rider's effective date and any allocated initial premium, index, index crediting period, annual cap rate and participation rate for this option.

Cost of Rider

There is no charge or fee for this rider.

Account Value

This option's account value equals any premium allocated to this option, plus any interest credits, less any amounts previously surrendered from this option's account value, including any surrender charges thereon, plus any adjustments for reallocations.

Premiums

After the initial premium, all premium payments will be allocated to the fixed interest crediting option in your Contract. You may reallocate account value into and out of this option as described below. All allocations and reallocations of any account value into and out of this option's account value are subject to any changes, limitations, and suspensions that are in effect.

Reallocation of Account Value

Value Being Moved Out of Option

On any index crediting date and after any index interest credits are applied, the account value may be moved to any other option(s) in amounts of at least [\$0.00-\$50,000]. The amount remaining in the option's account value after that reallocation must be either zero, or at least [\$0.00-\$50,000]. You must notify us of any reallocation at least 30 days prior to the Contract anniversary.

Value Being Moved Into Option

On any Contract anniversary, you may move account value into this option in amounts of at least [\$0.00-\$50,000]. You must notify us of any reallocation at least 30 days prior to the Contract anniversary.

Allocation/Reallocation Limitations

The Company may decide to change, limit, or suspend any further allocations or reallocations. We will notify you at least 30 days prior to such change, limitation, or suspension. Any change, limitation, or suspension is effective on the next index crediting date for each index crediting period. At that time, you may request that we allocate this option's account value according to your election. If no election is made and if the change, limitation, or suspension requires a reallocation of account value out of the option, we will allocate this option's account value proportionately across the remaining options in which you have account value allocated. We will notify you once the option is no longer limited or suspended.

Three Year High Value Fixed Indexed Interest Crediting Option Rider

(Cont'd)

[Interest Payable at Death]

If an owner dies before the annuity date and the Contract is fully surrendered prior to the next index crediting date, we will apply an index interest credit to the account value. The index interest credit will be calculated as if the date of death was an index crediting date, but the Contract years and anniversaries will not change. After applying such index interest credit, all index crediting will cease, and we will credit a fixed interest rate which is the same rate currently being credited in the Contract for the period following the date of death until the date of full surrender.

The Company may decide to change, limit, or suspend the partial index interest credit at death. We will notify you at least 30 days prior to such change, limitation, or suspension. Any change, limitation, or suspension is effective on the date stated in our notice. We will notify you once the partial index interest credit at death is no longer limited or suspended.]

Index Interest Credit

The index interest credit is the amount of interest credited to this option's account value on the index crediting date. Any index interest credits are calculated and applied as interest based on the formulas and definitions described herein.

The index interest credit equals:

- The highest Anniversary Value during the index crediting period; minus
- This option's account value at the end of the index crediting period before any interest is credited.

The index interest credit will never be less than zero.

Anniversary Value

The Anniversary Value measures the increases and decreases in the index values annually during the 3-year index crediting period. This option's account value at the end of the index crediting period will be used to determine each Anniversary Value. The highest Anniversary Value will determine the amount of interest credited to this option's account value.

As used herein, Allocation Date is the first day of the index crediting period.

Anniversary Value 1 equals this option's account value, multiplied by (1 plus the lesser of (a) index value on the first Allocation Date anniversary, divided by the index value on the Allocation Date, minus one, multiplied by the participation rate; or (b) the annual cap rate).

Anniversary Value 2 equals Anniversary Value 1 multiplied by (1 plus the lesser of (a) index value on the second Allocation Date anniversary, divided by the index value on the first Allocation Date anniversary, minus one, multiplied by the participation rate; or (b) the annual cap rate).

Anniversary Value 3 equals Anniversary Value 2 multiplied by (1 plus the lesser of (a) index value on the last day of the index crediting period, divided by the index value on the second Allocation Date anniversary, minus one, multiplied by the participation rate; or (b) the annual cap rate).

Index Crediting Period

The index crediting period is the period over which the performance of any index is assessed to determine any potential index interest credit. The applicable index crediting period is 3 years. An index crediting period begins on the rider's effective date or on a Contract anniversary.

Index Crediting Date

The date on which the index interest credit occurs. This date is at the end of the index crediting period and falls on a Contract anniversary.

Index Value

The index value on any specified date is the closing value of the index at the close of business on that date. If no index value is published, we will use the index value on the next business day for which the index value is published. Subject to obtaining prior written approval from the Insurance Commissioner, if required by law of the state where the rider is delivered, if publication of the index is discontinued, or if we are unable to utilize it, or if the calculation is substantially changed, we will substitute a suitable alternative index and notify you at your last known address.

Three Year High Value Fixed Indexed Interest Crediting Option Rider

(Cont'd)

Annual Cap Rate

The annual cap rate is the maximum annual percentage rate used to calculate any index interest credits. As shown on the Information page, any applicable annual cap rate is declared by the Company at the beginning of the index crediting period and is guaranteed for that index crediting period. The annual cap rate will never be less than [3%] for an index crediting period.

Participation Rate

The participation rate determines how much of any increase in the index will be used to calculate any index interest credits. This rate is expressed as a percentage of any index growth. As shown on the Information page, any applicable participation rate is declared by the Company at the beginning of the index crediting period and is guaranteed for that index crediting period. The participation rate will never be less than [30%] for an index crediting period.

[Three Year High Value Hypothetical Example: Assume the Contract is effective at the beginning of month 1, the index option's participation rate is 100%, the cap rate is 11.00% and the index values are as follows:

The change in the Index Value is measured at the end of each one-year period during the 3-year Term Period. This option's account value at the end of the Term Period is used to determine each Anniversary Value. At the end of the 3-year Term Period, the interest credited equals the highest Anniversary Value during the Term Period minus this option's account value at the end of the Term Period before any interest is credited. The interest credited at the end of the 3-year Term Period will never be less than zero.

Date	Index Value	Beginning/Anniversary Value
Beginning of the 3-Year Term Period	1,000	\$10,000.00
End of Year 1	1,350	\$11,100.00

Suppose the strategy value at the beginning of the term period is \$10,000.00. The index value at the end of year 1 is compared to the index value at the beginning of the term period. The index change is the index value at the end of year 1, divided by the index value at the beginning of the term period, minus one, and multiplied by the participation rate $[(1,350 / 1,000) - 1] \times 100\% = 35.00\%$. Since 35.00% is greater than the cap rate of 11.00%, 11.00% is used to calculate the 1st Anniversary Value, which is $\$10,000.00 \times (1 + 11.00\%) = \$11,100.00$.

Date	Index Value	Anniversary Value
End of Year 1	1,350	\$11,100.00
End of Year 2	1,100	\$9,044.28

Then, the index value at the end of year 2 is compared to the index value at the end of year 1. The index change is the index value at the end of year 2, divided by the index value at the end of year 1, minus one, and multiplied by the participation rate $[(1,100 / 1,350) - 1] \times 100\% = -18.52\%$. Since -18.52% is less than the cap rate of 11.00%, -18.52% is used to calculate the 2nd Anniversary Value, which is $\$11,100.00 \times (1 - 18.52\%) = \$9,044.28$.

Date	Index Value	Anniversary Value
End of Year 2	1,100	\$9,044.28
End of the 3-Year Term Period	1,080	\$8,879.67

Then, the index value at the end of the term period is compared to the index value at the end of year 2. The index change is the index value at the end of the term period, divided by the index value at the end of year 2, minus one, and multiplied by the participation rate $[(1,080 / 1,100) - 1] \times 100\% = -1.82\%$. Since -1.82% is less than the cap rate of 11.00%, -1.82% is used to calculate the 3rd Anniversary Value, which is $\$9,044.28 \times (1 - 1.82\%) = \$8,879.67$.

Date	Index Value	Beginning/Anniversary Value
Beginning of the 3-Year Term Period	1,000	\$10,000.00
End of Year 1	1,350	\$11,100.00
End of Year 2	1,100	\$9,044.28
End of the 3-Year Term Period	1,080	\$8,879.67

Thus, the highest Anniversary Value during the term period is \$11,100.00. Assuming there are no withdrawals during the term period, at the end of the 3-year term period, the interest credited equals the highest Anniversary Value during the term period minus the this option's account value at the end of the term period before any interest is credited, which is $\$11,100.00 - \$10,000.00 = \$1,100.00$.]

Three Year High Value Fixed Indexed Interest Crediting Option Rider

(Cont'd)

Surrender Value

For a full surrender, the option's surrender value is the greater of: the option's account value, less surrender charges; or the option's minimum guaranteed surrender value.

For any partial surrender, the surrender value is the option's account value less surrender charges.

If you withdraw the option's entire account value, any surrender charges applied will not exceed the amount, if any, by which the option's account value exceeds the option's minimum guaranteed surrender value. If you withdraw less than all of the option's account value, then the entire surrender charge percentage will apply.

If the surrender occurs between the index crediting dates, the surrender value will not include any interest index credits for the current index crediting period.

Minimum Guaranteed Surrender Value

The minimum amount you will receive if you surrender all of the account value allocated to the option. The amount is described in the Contract to which this rider is attached, and the rate at which the minimum guaranteed surrender value increases is shown on the Information page.

Annuity Date

If the annuity date is between the index crediting dates, the annuity payment will not include any index interest credits for the current index crediting period.

Nonparticipating

Dividends are not payable.

Termination of Rider

The rider will terminate on the date the Contract terminates or on the date stated in our written notice of termination, which we will mail to you at least 30 days prior to the termination date. In no event will we terminate the rider prior to the end of any index crediting period that is in effect when we give notice. If we terminate the rider, you may request that we allocate this option's account value according to your election. If no election is made, we will allocate this option's account value proportionately across the remaining options in which you have account value allocated.

ANY INDEX INTEREST CREDITS ARE CREDITED AT THE END OF THE INDEX CREDITING PERIOD ON THE INDEX CREDITING DATE AND ARE BASED ON FORMULA(S) THAT TAKE INTO ACCOUNT THE POINT-TO-POINT VALUES OF THE INDEX. THE CONTRACT VALUES MAY BE AFFECTED BY EXTERNAL INDEX(ES), BUT THE CONTRACT DOES NOT PARTICIPATE IN ANY STOCK, BOND, OR EQUITY INVESTMENTS.

Three Year High Value Fixed Indexed Interest Crediting Option Rider

(Cont'd)

Index

[S&P 500 Index

The Index is used for calculating any index interest credit. The Index that will be used is the Standard & Poor's 500 Composite Stock Price Index (which excludes dividends). The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's, a division of the McGraw-Hill Companies, Inc. ("S&P"). S&P makes no representation or warranty, express or implied, to the owners of the Product or any member of the public regarding the advisability of investing in securities generally or in the Product particularly or the ability of the S&P 500 Index to track general stock market performance. S&P's only relationship to the Licensee is the licensing of certain trademarks and trade names of S&P and of the S&P 500 Index which is determined, composed and calculated by S&P without regard to the Licensee or the Product.

S&P has no obligation to take the needs of the Licensee or the owners of the Product into consideration in determining, composing or calculating the S&P 500 Index. S&P is not responsible for and has not participated in the determination of the prices and amount of the Product or the timing of the issuance or sale of the Product or in the determination or calculation of the equation by which the Product is to be converted into cash. S&P has no obligation or liability in connection with the administration, marketing or trading of the Product.

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Signed for the Company.

OM FINANCIAL LIFE INSURANCE COMPANY

[



John A Phelps
President

]

SERFF Tracking Number:	FRCS-126579647	State:	Arkansas
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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: AR RDB DIST.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable for this filing.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Authorization		
Comments:		
Attachment: Authorization - 2010 dist.pdf		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachment: Statement of Variability-Rider dist.pdf		

	Item Status:	Status Date:
Satisfied - Item: Certification of Compliance		
Comments:		
Attachment:		

<i>SERFF Tracking Number:</i>	<i>FRCS-126579647</i>	<i>State:</i>	<i>Arkansas</i>
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AR COC DIST.pdf

STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: OM Financial Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
OM 3YHV (03-10)	50*

****When combined with the policy the form achieves a score of 50+.***



Karen Lam, FLMI, AIRC
Assistant Vice President

April 7, 2010

Date

January 1, 2010

NAIC Company Code: 63274

To: The Insurance Commissioner

Re: Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc.; 1020 Central, Suite 201; Kansas City, MO, 64105-1670, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

OM Financial Life Insurance Company

BY:



Karen T. Lam, FLMI, AIRC
Assistant Vice President, Compliance Oversight

STATEMENT OF VARIABILITY

New Form Name	Form Number
Three Year High Value Fixed Indexed Interest Crediting Option Rider	OM 3YHV(03-10)

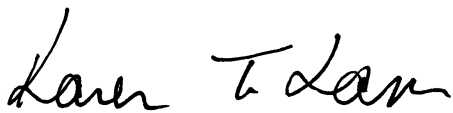
The following information describes the nature and scope of the variable material. Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.

<u>Item – Rider</u>	<u>Range</u>
Interest Payable at Death	On new or inforce issues, the provision may vary. It may print; not print; or change. Once this provision is issued with the rider, it is fixed for life of the Contract.
S&P500 Index Disclosure	For new or inforce issues, the index may vary. Once issued, the index is fixed for life of the Contract. The index may vary by printing the available index as shown on the filed rider and on the applicable affected spec page. When the index prints, we may print its name, description, disclosure, and applicable corresponding footer(s) as shown on the rider and applicable affected spec page. Instructional statements or descriptions may or may not print.
Minimum Option	On new or inforce issues, the minimum option range may vary between \$0.00 and \$50,000. Once issued, the minimum amount is fixed for the life of the Contract.
Annual Cap Rate	For new or inforce issues: <ul style="list-style-type: none"> • The annual cap rate may vary and will never be less than 3% for an index crediting period. • The annual cap rate is declared by the company (Can be declared monthly or daily) and is guaranteed for an index crediting period. • Once issued on the rider or applicable spec page, the minimum annual cap rate is fixed for the life of the Contract.
Participation Rate	For new or inforce issues: <ul style="list-style-type: none"> • The participation rate may vary and will never be less than 30% for an index crediting period. • The participation rate is declared by the company (Can be declared monthly or daily) and is guaranteed for an index crediting period. • Once issued on the rider or applicable spec page, the minimum participation rate is fixed for the life of Contract.
Hypothetical Example(s)	On new or inforce issues, the example may vary.
Guaranteed Minimum Effective Annual Interest Rate	For new issues, the rate is declared by the Company subject to a floating minimum rate between 1% and 3%, which is equal to the nonforfeiture rate. Once determined, the rate is set for the life of the Contract. The rate will never be less than those required by law and described in the actuarial memorandum.
MGSV Accumulation interest Rate(s)	For new or inforce issues, the rate is declared by the Company subject to a floating minimum rate between 1% and 3%, which is equal to the nonforfeiture rate. Once determined, the rate is set for the life of the Contract. The rate will never be less than those required by law and described in the actuarial memorandum.
President's Name(s) and Title(s) - bottom of last page of riders	Currently, shown as John A. Phelps, President and may change on new or inforce issues if the President changes.

**STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE**

Company Name: OM Financial Life Insurance Company
Form Title(s): Three Year High Value Fixed Indexed Interest Crediting Option Rider
Form Number(s): OM 3YHV (03-10)

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.



Karen Lam, FLMI, AIRC
Assistant Vice President

April 7, 2010
Date